

Application No.: 09/820,805  
Filed: March 30, 2001  
Amendment Response to Office Action

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

- 1-33. (previously cancelled)
34. (currently amended) A method for processing and storing electronic billing information, comprising:  
~~receiving, from a biller, bill information for a customer of the biller;~~  
~~processing the bill information to generate bill data;~~  
~~storing the generated bill data;~~  
~~processing the bill data to generate bill summary information, wherein the processing occurs at a location remote from a customer associated with the bill data and a location remote from a biller associated with the bill data; and~~  
~~storing the generated bill summary information[[.]]; and~~  
~~transmitting the generated bill summary information for display.~~
35. (currently amended) The method of claim [[34]] 58, wherein:  
processing the bill information to generate the bill data includes normalizing the bill information; and  
the stored bill data is the normalized bill information.
36. (currently amended) The method of claim 34, further comprising:  
~~retrieving the stored bill data; and~~  
merging the retrieved bill data with a template to generate bill detail information.
37. (original) The method of claim 36, further comprising:  
storing the generated bill detail information.

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38. (original) The method of claim 36, further comprising:  
transmitting, via a network, the generated bill detail information to the customer.
39. (currently amended) The method of claim 34, further comprising:  
receiving a request, via the network, for a bill ~~from~~ on behalf of the customer[[;]],  
wherein at least one of the processing and transmitting is performed responsive to the  
request.  
~~processing the stored bill data to generate bill detail information responsive to the~~  
~~received request; and~~  
~~transmitting the generated bill detail information to the customer responsive to the~~  
~~received request.~~
40. (cancelled)
41. (currently amended) The method of claim [[40]] 37, wherein the generated bill detail information is stored in a cache.
42. (cancelled)
43. (currently amended) The method of claim [[34]] 58, wherein the bill information is received from the biller via a network.
44. (currently amended) A system for processing and storing electronic billing information, comprising:  
a communications port configured to receive and transmit bill related information;  
a memory configured to store bill related information; and  
a processor in communication with the communications port and the memory and  
~~configured to 1) receive, from a biller and via a communications port, bill information for a~~

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~~customer of the biller, 2) process the bill information to generate bill data, 3) store the bill data in the memory, 4) 1) process [[the]] bill data to generate bill summary information, wherein the processing occurs at a location remote from a customer associated with the bill data and a location remote from a biller associated with the bill data, and [[5]] 2) store the bill summary information in the memory.~~

45. (currently amended) The system of claim [[44]] 65, wherein:

processing the bill information to generate the bill data includes normalizing the bill information; and

the stored bill data is the normalized bill information.

46. (currently amended) The system of claim 44, wherein the processor is further configured to retrieve the stored bill data from the memory and merge the retrieved bill data with a template to generate bill detail information.

47. (original) The system of claim 46, wherein the processor is further configured to store the generated bill detail information in the memory.

48. (original) The system of claim 46, wherein the processor is further configured to cause the communications port to transmit the generated bill detail information to the customer via a network.

49. (currently amended) The system of claim 44, wherein the processor is further configured to [[1]] receive a request, via a network and from the communications port, for a bill ~~from on behalf of the customer, wherein at least one of the processing and the transmitting is performed responsive to the request,~~ 2) process the stored bill data to generate bill detail information in response to the received request, and 3) cause the communication port to transmit, via the network, the generated bill detail information to the customer.

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50. (original) The system of claim 49, wherein the processor is further configured to store the generated bill detail information in the memory.

51. (original) The system of claim 50, wherein:  
the memory includes a cache portion; and  
the generated bill detail information is stored in the cache portion.

52. (cancelled)

53. (currently amended) The system of claim [[44]] 65, wherein the billing information is received from the biller via a network.

54-57. (cancelled)

58. (new) The method of claim 34, further comprising:  
receiving, from the biller, bill information for the customer;  
processing the bill information to generate the bill data; and  
storing the generated bill data.

59. (new) The method of claim 34, wherein the generated bill summary information is transmitted to the customer.

60. (new) The method of claim 34, wherein displaying the generated bill summary information includes viewing a webpage over the Internet.

61. (new) The method of claim 34, wherein the generated bill summary information represents a plurality of bills.

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62. (new) The method of claim 61, wherein the plurality of bills is from a plurality of billers.
63. (new) The method of claim 39, wherein the request is received from the customer.
64. (new) The method of claim 38, further comprising:  
receiving a request, via the network, for a bill on behalf of the customer,  
wherein the transmitting is performed responsive to the request.
65. (new) The system of claim 44, wherein the processor is further configured to 1) receive,  
from a biller and via a communications port, bill information for a customer of the biller, 2)  
process the bill information to generate bill data, 3) store the bill data in the memory.
66. (new) The system of claim 44, wherein the generated bill summary information  
represents a plurality of bills.
67. (new) The system of claim 66, wherein the plurality of bills is from a plurality of billers.
68. (new) The system of claim 49, wherein the request is received from the customer.
69. (new) The system of claim 48, wherein:  
the system is further configured to receive a request, via the network, for a bill on behalf  
of the customer, and  
the transmitting is performed responsive to the request.
70. (new) A system for processing and storing electronic billing information, comprising:

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a means for processing bill data to generate bill summary information, wherein the processing occurs at a location remote from a customer associated with the bill data and a location remote from a biller associated with the bill data;

a means for storing the generated bill summary information; and

a means for transmitting the generated bill summary information for display.